

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Delia Pabon
Debtor

Case No. 18-04487-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Mar 07, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 4
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2024:

Recip ID	Recipient Name and Address
db	+ Delia Pabon, 3057 Cape Horn Road, Red Lion, PA 17356-9069
5122810	+ Eastern Revenue Inc, Attn: Bankruptcy Dept., 601 Dresher Rd. Suite 301, Horsham, PA 19044-2238
5147282	+ Pacific Union Financial, LLC, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 07 2024 18:46:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, et al, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
5144384	+ EDI: JEFFERSONCAP.COM	Mar 07 2024 23:38:00	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5122791	+ Email/Text: bankruptcynotice@1fbusa.com	Mar 07 2024 18:46:00	1st Financial Bank USA, Attn: Bankruptcy, Po Box 1200, North Sioux City, SD 57049-1200
5122792	+ Email/Text: backoffice@affirm.com	Mar 07 2024 18:46:00	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
5140432	Email/PDF: bncnotices@becket-lee.com	Mar 07 2024 19:08:34	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5122793	+ Email/PDF: bncnotices@becket-lee.com	Mar 07 2024 19:08:57	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5122794	+ EDI: CAPITALONE.COM	Mar 07 2024 23:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5136921	EDI: CAPITALONE.COM	Mar 07 2024 23:38:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5140430	Email/PDF: bncnotices@becket-lee.com	Mar 07 2024 19:08:35	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5122796	+ EDI: CITICORP	Mar 07 2024 23:38:00	Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5122797	EDI: WFNNB.COM	Mar 07 2024 23:38:00	Comenity Capital/Zales, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
5122798	+ EDI: WFNNB.COM	Mar 07 2024 23:38:00	Comenitybank/wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5122799	+ EDI: WFNNB.COM	Mar 07 2024 23:38:00	Comenitycapital/tytard, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5122800	+ EDI: WFNNB.COM	Mar 07 2024 23:38:00	Comenitycb/truevalue, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125

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5122801	+ EDI: MAXMSAIDV	Mar 07 2024 23:38:00	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
5125183	EDI: DISCOVER	Mar 07 2024 23:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5122809	+ EDI: DISCOVER	Mar 07 2024 23:38:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
5122811	+ Email/Text: bankruptcy@fco.com	Mar 07 2024 18:46:00	Fair Collections & Outsourcing, Attn: Bankruptcy Dept, 12304 Baltimore Ave Suite E, Bellsville, MD 20705-1314
5122812	+ EDI: PHINGENESIS	Mar 07 2024 23:38:00	Genesis Bc/celtic Bank, Attn: Bankruptcy, 268 South State Street Ste 300, Salt Lake City, UT 84111-5314
5122795	EDI: JPMORGANCHASE	Mar 07 2024 23:38:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
5122813	+ Email/Text: PBNCNotifications@peritusservices.com	Mar 07 2024 18:45:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
5130149	Email/PDF: resurgentbknofications@resurgent.com	Mar 07 2024 18:55:37	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5122814	+ Email/PDF: resurgentbknofications@resurgent.com	Mar 07 2024 19:09:02	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5122815	+ Email/Text: bankruptcy@marinerfinance.com	Mar 07 2024 18:46:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
5122816	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 07 2024 18:46:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
5134637	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 07 2024 18:46:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5181609	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 07 2024 18:46:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
5181608	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 07 2024 18:46:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
5149919	EDI: MAXMSAIDV	Mar 07 2024 23:38:00	Navient Solutions, LLC obo the dept of education, Navient Solutions, LLC obo, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
5142479	EDI: PRA.COM	Mar 07 2024 23:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5123351	+ EDI: PRA.COM	Mar 07 2024 23:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5122819	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 07 2024 18:46:00	Pacific Union Financial, Attn: Bankruptcy, 1603 Lbj Freeway, Suite 500, Farmers Branch, TX 75234-6071
5143709	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 07 2024 18:46:00	Pacific Union Financial, LLC, 1603 LBJ Freeway, STE 500, Farmers Branch, TX 75234-6071
5122820	+ EDI: PRA.COM	Mar 07 2024 23:38:00	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
5142702	EDI: Q3G.COM	Mar 07 2024 23:38:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5122826	+ EDI: SYNC	Mar 07 2024 23:38:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy

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			Dept, Po Box 965060, Orlando, FL 32896-5060
5122827	+ EDI: SYNC	Mar 07 2024 23:38:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5122828	EDI: WTRRN BANK.COM	Mar 07 2024 23:38:00	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
5122829	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 07 2024 18:46:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52408-8026
5140878	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Mar 07 2024 18:45:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5211818	Email/PDF: bncnotices@becket-lee.com	Mar 07 2024 19:07:42	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5305016	Email/PDF: bncnotices@becket-lee.com	Mar 07 2024 19:07:46	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
5143816	+ EDI: LCIFULLSRV	Mar 07 2024 23:38:00	Varius Holdings, LLC, PO BOX 1931, Burlingame, CA 94011-1931
TOTAL: 43			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3002, Malvern, PA 19355-0702
5122802	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
5122803	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
5122804	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
5122805	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
5122806	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
5122807	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
5122808	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
5144740	*+	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
5122817	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
5122818	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
5138061	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5143079	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5144748	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5122821	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
5122822	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
5122823	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
5122824	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
5122825	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
5122830	*+	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52408-8026
5144058	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 22 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2024 at the address(es) listed below:

Name	Email Address
Christopher A DeNardo	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper et al logsecf@logs.com, cistewart@logs.com
Francis Thomas Tarlecki	on behalf of Creditor Pacific Union Financial LLC ecfmail@ecf.courtdrive.com, ecfmail@mwclaw.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Kevin S Frankel	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper et al pa-bk@logs.com
Kristen D Little	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper et al KRLITTLE@FIRSTAM.COM
Leslie J Rase	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper et al pabk@logs.com
Sean Patrick Quinlan	on behalf of Debtor 1 Delia Pabon spqesq@gmail.com spqesq@gmail.com,outsourcedparalegal@gmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1

Delia Pabon

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3030

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-04487-HWV

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Delia Pabon

3/7/24**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.